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THE HOUSING OF THE POOR IN CHICAGO.

THE development of a small military outpost and trading station, containing in 1830 but sixty inhabitants, into the Chicago of 1900 with its population of 1,750,000¹ is a striking example of the world-wide modern tendency to urban development. Urban conditions are of the first importance, since a constantly larger percentage of the world's population is subject to them. The economic world weakens or grows strong with the city, since it is become the wealth-producing center; and if the conditions of life in it are such as to sap the vitality of workingmen—to weaken their determination and energy in producing wealth, the economic life of the state has been dealt a serious blow.

The workingman's ability to produce is measured by his physical and mental condition, which in turn depends upon his food and environments, and it is especially in regard to the latter that investigation finds him living below a healthful status. Kings, governments, were for centuries blind to the economic value of the health of the laborer and his condition became worse and worse as urban supplanted rural life; but as scientific data concerning the various aspects of economic life became known, it was made clear that to ignore bad sanitary conditions of living was suicidal to the state. One after the other, great cities have expended vast sums to undo the errors of negligence in their upbuilding, in order that the economic waste brought about thereby might be arrested and in time overcome. It has been estimated "that the average shortening of life connected with great poverty . . . is from ten to fifteen years,"² and as great poverty always entails bad housing, it is legitimate to ascribe a large part of the time lost to the state to this cause.

Chicago, with a rigorous faith in herself as the favored of the gods, is loth to believe that she has a housing problem; and in the absence of a tenement-house census the task of convincing her is, indeed, a difficult one. To the individual investigator the case admits of no doubt. He has his own data, as well as that of the various societies at work among the poor, to reinforce the evidence of his eyes, but when he endeavors to arrange his conclusions scientifically, he realizes the

¹*Bureau of Vital Statistics February 1900.*

²*J. S. BILLINGS, Public Health and Municipal Government.*

disadvantage of his position. A tenement-house census would relieve the situation and conserve the energy now spent in explanation and persuasion, applying it to practical remedies for the diagnosed conditions. Such a census should carefully list every tenement, giving its status as to sanitary construction, light, ventilation, height of building, and superficial area of the lot covered. The rental of each building should also be given. Every occupant of the tenements should be listed with particulars as to age, sex, occupation and wages. The number of occupants per dwelling and room and per cubic air space should be given. The mortality returns should be carefully classified according to the density of population in the area considered, the height of buildings and the general sanitary condition of those buildings. Such a census would ultimately solve the housing problem in Chicago, for the city has every opportunity, both of nature and of grace, for becoming a model city; of nature, because the prairie about her offers unlimited space; of grace, because her people are wide-awake and enterprising. The results of the unsanitary housing of the poor once understood, capitalists will vie with one another in the erection of model tenements in Chicago.

It has been so in other large cities. In Berlin, for instance, comparatively little was done to remedy the evils attendant upon unsanitary housing, until the Census of 1880 was published. Then a new code of building regulations was framed, with stringent provisions as to percentage of lot to be covered, and the cubic air space to be allowed each occupant, the ventilation, lighting, and heating of houses, and other important requirements. Mortality returns were so classified in this census as to furnish a complete commentary on proper housing, and the density of the population was compared, in every case with the height of the building and the amount of unbuilt space on the lot.¹

In the absence of such a tenement-house census in Chicago, the data here presented are drawn mainly from the *Seventh Special Report of the United States Commissioner of Labor* (known as the "Slum Report"), from the facts gathered by the Improved Housing Association of Chicago (as yet unpublished), and from my own personal investigations. While no claim is made that these data are accurately scientific, it is yet certain that they are not misleading. To this the reports of the Board of Health sufficiently testify.

¹See SHAW, *Municipal Government in Continental Europe*, p. 356.

The district covered by the Slum Report is small in area, but typical of the entire tenement-house section of the city. Starting from the corner of Polk and Halsted streets, the boundary line runs along Halsted to Taylor street, along Taylor to Newberry avenue, along Newberry avenue to Twelfth, along Twelfth to State, along State to Polk, and along Polk to the starting point. In this area, comprising about one third of a square mile, 18,048 persons live, making an average of 54.144 to the square mile, while the average for the entire city is only 6850 to the square mile.¹ There is an average of 15.51 persons to a dwelling, over against an average in New York of 36.79 persons. Males outnumber females, and married persons, unmarried. Of the slum population 57.51 per cent. is foreign-born, a considerable increase over the per cent. for the entire city, which is 40.98 per cent. Of the 57.51 per cent., Italians make up 16.73 per cent., Austro-Hungarians 10.64 per cent., Russians 10.42 per cent., the Poles, Germans and Irish, 6.65, 4.75, and 4.46 per cent. respectively, while British America, Great Britain, France, Norway and Sweden, China, The Netherlands, Spain, and Portugal furnish the remainder of the population, the per cent. for each ranging from .99 to .01 per cent. In comparing the per cent. of foreign born for Chicago as a whole and for her slum district, the fact that there is a great difference in race predominancy in the two should be noted. In the city as a whole, the Germans, Irish, and Scandinavians predominate, the per cent. of each being respectively 14.64, 6.37, and 5.90, while in the slum district these shrink to 4.75, 4.46, and .18 per cent. respectively, while the Italians, Austro-Hungarians, and Russians, from .52, 3 and .70 per cent. in Chicago as a whole, rise in the slum district to 16.73, 10.64, and 10.42 per cent. respectively, as already quoted. The political aspect of the housing problem insistently obtrudes itself at this point; 50.62 of the city's voters are foreign-born, and in the slum district 61.31 per cent.

Table XXIX of the Slum Report shows an average of 1.37 persons to a room in Chicago, where New York has 1.88, Baltimore 1.19, and Philadelphia 1.47. Whether this average is too low only an accurate census of the entire tenement district can show. The individual investigator would, I think, incline to put it higher—perhaps unduly influenced by the aggravated cases of over-crowding coming under his notice. For instance, the Improved Housing Association of Chicago have in their possession the photograph of a one room

¹ See SHAW, *op. cit.*, p. 84.

rear tenement on Pacific avenue, which shelters a family of eleven—man, wife, and nine children—and also the photograph described in the *Report of the Department of Health*,¹ which shows a two-story house, the upper floor sheltering fourteen Italian men and one woman.² Awaiting the complete census, it is better, however, to be conservative and to hesitate to draw any conclusions from what may prove to be isolated cases. There is a disposition, it is to be feared, on the part of some of the most faithful and self-sacrificing workers on the housing problem to make their pictures of actual conditions all shadow. It were a more scientific, and consequently a more successful method in the long run, dispassionately to present the slums as they are—not hopeless, although sorely needing municipal attention.

In this connection it will be in place to state that the poor in Chicago are housed better than in many of the larger cities. The over-crowding is not so bad and the general sanitary conditions are much better, for instance, than in New York. How could it be otherwise? Nature has set bounds to the expansion of the latter city, while Chicago need recognize no limit. Then, too, the extreme youth of Chicago precludes the possibility of her possessing at this time many of New York's peculiar problems. That these problems are, some of them, in process of formation in Chicago cannot be doubted, but if she can be awakened to her need, time and opportunity are hers to avoid the tortuous and expensive method of procedure by which New York is advancing to model conditions in the housing of her poor. Chicago's opportunity of rebuilding on a model central plan after the fire of 1871 was shamelessly neglected, and this as well as future generations must reap the evils resulting from a haphazard system of laying out streets and of building houses. If she could have borrowed a little of the constructive genius of the French, the best architects of the world might have then planned an ideal city. The needs of coming generations would have been carefully considered, and wise provision would have been made, before the price of land had risen, for parks and breathing-spaces, not only in the suburbs, but in what from natural situation must necessarily have become the tenement-house district.

But to return to actual conditions. In the Slum Report we find inside and outside sanitary conditions classified under four heads, excellent, good, fair and bad. As to light and air, ventilation and cleanliness, the greater number of houses rank only fair to good, and

¹ For 1895 and 1896, p. 69.

² The lower floor is used as a barn.

a large number are listed as bad. The outside conditions are reported bad for the majority of inspections. In respect to both these items New York ranks higher than Chicago, her grade for inside conditions being good for the greater number, and for outside conditions fair. While the report is indefinite because of the impossibility of an accurate definition of the terms used, the tendency shown cannot be doubted. An investigator soon finds that the state of the streets are an index to the inside conditions of the houses situated upon them. My own investigations emphasize the almost universal unsanitary condition of privies and water-closets, which means an unavoidable lowering of health from the dissemination of disease germs and the general contamination of the air arising from such a condition. The fact that the conditions noted during the period of investigation were not unusual, was shown by the utter apathy of the tenants themselves in regard to it. There is no doubt that experience had left them ignorant as to even normal sanitary conditions. It was very common to find a water-closet or privy, declared by the tenant to be in a good condition, in a state of indescribable filth. And this in the face of Section 1917 of the Revised Municipal Code, which requires

That every person who shall be the owner, lessee, keeper or manager of any tenement-house, boarding-house, lodging-house or manufactory, shall provide or cause to be provided for the accommodation thereof and for the use of the tenants, lodgers, boarders and workers thereat, adequate privies or water-closets, and the same shall be so adequately ventilated, and shall at all times be kept in such cleanly and wholesome condition as not to be offensive, or to be dangerous or detrimental to health. And no offensive smell or gases from or through any outlet or sewer, or through any such privy or water-closet, shall be allowed by any person aforesaid to pass into such house or any part thereof, or into any other house or building.

Nothing but a thorough official investigation and constant inspection can make possible the enforcement of this and other equally important and flagrantly violated sections of the Sanitary Code. With the present inadequate force of inspectors such control is impossible. In the latest published report of the Department of Health,¹ the assistant commissioner says:

It is entirely feasible to remove and repress the disease-and-death-producing conditions of the Nineteenth Ward, as well as of other wards where like conditions exist. But it cannot be done by surface-skimming and scratching,

¹ 1897.

or by the intermittent irruption of a handful of street and alley cleaners, or by the necessarily infrequent visits of one of the ten sanitary inspectors of the Health Department.

It is true that the Sanitary Code is far from perfect, but as long as the apathy of the city accepts such inadequate provision for the execution of its laws it is useless to ask for a fuller or better code. Compared with the sanitary-inspection force of Glasgow, for instance, with its 800,000 inhabitants, Chicago with her population of 1,750,000 seems merely playing with the enforcement of sanitary law. One hundred and fifty competent inspectors under an able chief make good laws effective in the former city, and preserve the city's economic force, the value of which far outweighs the expense necessary to maintain so large a body of men.

Building, in the tenement wards of Chicago, shows three distinct types. First, there is the small wooden building erected on the front of the lot, the remaining space allowing an abundance of light and air. This type is held by many to be the least injurious economically, but the fact is overlooked that such houses are for the most part wholly without sanitary contrivances. Open sewers and door-yard cess-pools go in almost every case with such buildings. In many parts of the cities the building itself is below grade, violating, when used as a dwelling, Sec. 1919¹ of the Sanitary Code, interpreted by Sec. 1938,² or, when the lower story is used as a barn, as it is, *e. g.*, at 121 Law street, and in many other places, Sec. 1928.³

But as land-values rise, the small wooden building is not allowed to monopolize the entire lot. Sometimes, as in a typical block bounded by Kramer, Union, Halsted, and Maxwell streets, another frame building is erected in the rear; but usually the first frame building is relegated to the rear and a larger building, constructed of brick, takes its place. At Pratt and Sangamon streets may be seen an entire

¹ "That no person having the right and power to prevent the same, shall knowingly cause or permit any person to sleep or remain in any cellar," etc.

² "A cellar shall be taken to mean and include every basement or lower story of any building or house of which one-half or more of the height from the floor to the ceiling is below the level of the street adjoining."

³ "Every tenement or lodging-house shall have the proper and suitable conveniences or receptacles for receiving garbage and other refuse matter. No tenement or lodging-house, nor any portion thereof, shall be used as a place of storage for any combustible article, or any article dangerous or detrimental to health, nor shall any horse, cow, calf, swine, pig, sheep, or goat be kept in such house."

block without separating alley, and without any appreciable space left uncovered by the small wooden buildings, four or five deep, extending from street to street. In answer to the question, Why do workmen strike? a writer said recently¹: "When a man has to live year in and year out on a dirty, narrow apology for a street in a row of wooden or brick or stone tenements begrimed with smoke and soot, divided into little boxes of rooms into which his family must be huddled he is not apt to look on the bright side of life." His wages are apt to "go over the counter in the corner saloon," and Sunday becomes a day in which to brood over his hard luck, and to plan "on the street corners or in some common resort" the strikes which cost the state more than can be estimated.

The third and final type, toward which all tenement building tends, is the long narrow brick structure of varying height, but which covers all or nearly all of the lot. This type is not yet common, although increasing constantly, and is seldom or never as high as similar structures in other cities, notably in New York. Numbers 186-188 Polk street is one of the largest in the tenement district in Chicago, containing forty tenements, and occupied mostly by Bohemians. Another at 82 Wilson street contains seven tenements, a meat market, a Jewish synagogue, and five sweat-shops. From the rear window of the top story sweat-shop in this building an excellent view of block after block of closely built tenements is obtainable, and suggests the thought that if Chicago stubbornly insists on attending the school of experience she may in time be compelled to do as Glasgow did in 1870—destroy 10,000 houses by process of law.²

The first type time will remove. It only remains for the city to see to it that its life is not menacingly prolonged, especially when it assumes the rôle of rear tenement, and so passes into the second class. But if the first two types are to be neglected, let there be no dallying with the third type, for it imperils the very life of the city.

It is the new buildings now in process of construction which should be most closely watched. In all parts of the city the law is being broken in respect to provisions for light and air, and in regard to the unoccupied space required between front and rear tenements. Article 286, Section 1 of the Revised Statutes of the State of Illinois provides that in any incorporated city of 50,000 inhabitants all plans for new

¹ *Times-Herald*, April 29, 1900.

² M. T. REYNOLDS, *The Housing of the Poor in American Cities*.

buildings shall be submitted to the health commissioner for his approval. Either this is not done in Chicago, or the health commissioner neglects the enforcement of the law.

Section 1933 of the Revised Municipal Code of Chicago provides that

It shall not be lawful hereafter to erect for, or convert to the purpose of a tenement or lodging-house, a building on the front of any lot where there is another building on the rear of the same lot, unless there is a clear, open space exclusively belonging thereto, and extending upward from the ground of at least ten feet between said buildings, if they are one story high above the level of the ground; if they are two stories high, the distance between them shall not be less than fifteen feet; if they are three stories high the distance between them shall be twenty feet; and if they are more than three stories high, the distance between them shall be twenty-five feet.

There are many violations of this ordinance scattered through the tenement wards. At 110-112 Brown street (formerly West Sangamon) two four-story buildings occupy a lot 50 × 100 feet and the only space uncovered is twelve feet between the front and rear tenement. Here an enforcement of existing law would have curtailed over-crowding.

But no provision exists against solid covering of the building lot, such as may be seen at 82 Wilson street, already mentioned.¹ Such buildings may be fairly well lighted as long as contiguous property is not built upon to the same extent, but ultimately they are bound to become both dark and ill-ventilated. It is generally conceded that ideal building is not possible on the ordinary city lot averaging twenty-five feet or less of frontage, but at least unsanitary conditions will be mitigated if Chicago and other cities follow New York in passing a law providing that not more than 65 per cent. of the lot shall be covered. New York, indeed, unwisely added some provisions concerning corner lots, and the permitting of discretionary powers to the superintendent of buildings, which takes away the full force of the law, nevertheless its existence shows a healthy tendency. 65 per cent. should be the rigid maximum, however. It is absurd to enter the provision, as the New York law does, that "where the light and ventilation . . . are, in the opinion of the superintendent of buildings, materially improved, he may permit . . . a tenement or lodging-house to occupy an area not exceeding 75 per centum of the said lot." Such provisions but open the way to bribery and political corruption. There is no need to lead officials into temptation.

¹ P. 360 above.

The condition of streets and alleys is a legitimate factor in the housing problem since, as has already been stated,¹ their condition is reflected in that of the houses. A most lamentable state of filth and an almost entire absence of paving characterize the streets and alleys of the tenement wards in Chicago. Where paving has been done, it has been generally of cedar blocks, and, no regular system of inspection existing, as soon as by accident or by wearing away, a break has been made and a single block loosened, the paving becomes a supply of fuel for the neighborhood. It is not uncommon to see women carrying away apronfuls of these blocks. Thus, through a misapprehension of municipal economy, public taxes are wasted, and the streets are rendered almost useless as thoroughfares. During certain seasons of the year it is not uncommon to see, along the worst streets, an almost continuous line of wagons stuck in the mire. Dr. Reilly, in his report as Assistant Commissioner of Health,² places the condition of the streets and alleys first in analyzing the causes of the tenement-region excess of sickness and mortality, especially as to zymotic diseases. His second reason³ is only the first recapitulated, since street elevation and drainage at this period of the growth of the city would, of course, be included in any paving scheme. The character of the habitation comes next, and that of the population next. These two also cannot be separated. It is quite impossible to present exact statistical data on the subject, but a careful study of model dwellings and their care will convince anyone that, while the character of tenants may not be due, in the sense of a first cause, to bad dwellings, their characters may be transformed, from an economic standpoint at least, by good ones. It is true that the lowest grade of tenement dwellers know nothing of decent living, and there are instances where sanitary contrivances have been removed because the use was totally misunderstood; but good municipal housing presupposes systematic inspection, and, in the case of large tenements, a resident janitor. The state undertakes for its own protection to teach these people civil law utterly foreign to their instincts and habits of living, and it must do no less in regard to decent living, if it would save for its own use human life in sufficient vigor to be of economic value to it.

In the report mentioned, Dr. Reilly points out that in the Sixth, Eighth, Fourteenth, Sixteenth, Seventeenth, Nineteenth, Twenty-first,

¹ P. 358, above. ² *Biennial Report Department of Health* (1895 and 1896).

³ The character of the natural site.

Twenty-sixth, Twenty-eighth, and Thirty-third Wards the records of the Bureau of Vital Statistics "show an excess of death rate, ranging from 6 to 26 per cent. higher than the average death rate of the entire city." Comparing these with the ten best wards, regarded from the health standpoint, namely, the Third, Fourth, Tenth, Eleventh, Thirteenth, Twenty-third, Twenty-fourth, Twenty-fifth, Thirty-second, and Thirty-fourth, he finds that their death-rate average is 80 per cent. higher; "while the difference between the most healthful ward, the Twenty-fourth, and the most unhealthful, the Thirty-third, is 364 per cent., or over three and a half times more in the Thirty-third Ward than in the Twenty-fourth, per 1000 of population.

Is it any wonder that, realizing as they are best able to, the fearful preventable waste arising from bad housing, the department officials should point out how impossible it is for them to deal effectually with disease under present conditions and with their limited force of inspectors? Dr. Reilly says further: "Chicago is in urgent need of modern tenement houses, such as other municipalities have found it to their advantage to establish. They have proved to be the best agencies for reducing death rates, as well as for checking the growth of discontent."

He is also in favor of expropriation, in regard to which he says:

It would be a sanitary measure of the greatest value and of far-reaching influence if the city would exercise the right of expropriation for this purpose [of erecting model tenements] so that public-spirited citizens might form improved dwellings associations similar to those in New York, Boston, Philadelphia, and elsewhere, for the establishment of better and cheaper homes for wage-earners. These enterprises pay, not only financially, but in the elevation of the character of the tenants, the improvement of their habits and modes of life, their greater working efficiency resulting from better health and their higher value as citizens.

The opinions of those having to do with the housing problem in Chicago, especially of those who come officially in contact with it, is of unusual importance, and must be quoted more fully by anyone writing on the subject than would be necessary if there were official statistics upon it. These men cannot be mistaken as to the general aspect of the case, although they may be unable to bring detailed proof of the truth of their deductions.

Mr. George T. Nesmith, a graduate student of Northwestern University, took up residence at the Northwestern University Settlement last

October for the purpose of studying the conditions in the Sixteenth Ward. His figures, like all those compiled by the various associations and by individual investigators, of course lack the accuracy that might be desired. As has been said repeatedly, scientific conclusions on the housing problem of Chicago must wait on an official tenement-house census. But his work has evidently been prosecuted in a scientific spirit, with none of the reformer's zeal in presenting bad, isolated cases as typical. His conclusions give the Sixteenth Ward a strategic position in the campaign against over-crowding, and the evils attendant upon unsanitary housing. From data furnished by the health department he has compiled some interesting tables of comparison between the Sixteenth Ward and its near but differently environed neighbor, the Twenty-second, and the entire city. By his courtesy I am enabled to quote these tables from his unpublished manuscript:

Mr. Nesmith calls especial attention to the mortality of infants, since according to Dr. Reynolds¹ that is the true test of sanitation. The same authority states² that acute intestinal diseases to which the largest proportion of the infant mortality quoted is due can be traced directly to bad housing.

The Improved Housing Association of Chicago in its investigations during the past winter made an attempt to cover a considerable larger area than that dealt with in the Slum Report. They selected three congested districts, the North Side one being bounded roughly on the north by Center avenue, on the east by Wells street, on the south by Indiana street, on the west by the river. This district is slightly under two square miles in area. The northwest district is bounded on the north by North avenue, on the east by the Chicago River, on the south by Kinzie street, and on the west by an uneven line varying from Wood street to Ashland avenue. Its area is one and one half square miles. The third district, the southwest, is bounded on the north by Van Buren street, east by the factory and railroad districts between and the Chicago River, south by West Twenty-second street, and west by Blue Island and Center avenues. Its area is one and three quarters square miles.³

It is to be regretted that the association had neither the time nor a sufficient force of inspectors at their command to make a thorough inspection of these districts. Selected blocks and selected tenements in these blocks were, however, reported upon, and the reports may be relied upon certainly as indicating tendencies. In the entire district Mr. Bissell reports that, while there are some vacant lots and some blocks where factories crowd out tenements, or where stores or railroad tracks fill the space, there is scarcely a block that does not contain front and rear tenements on the same lot.

¹ Address before Academy of Science, April 25, 1900.

² Address at Housing Convention, March 24, 1899.

³ Boundary taken from Mr. Bissell's report to Improved Housing Association.

Eighteen blocks were covered by the investigation, of which two were in the First Ward, two in the Seventh, three in the Sixteenth, two in the Eighth, one in the Seventeenth, and two in the Nineteenth. Four small blocks in the Stock-yards district and two in Englewood were included. The total number of buildings inspected were fifty-seven.¹

Of the districts outlined Mr. Bissell states that the southwest is the worst as to general sanitary condition; the northwest next. These two congested districts he says "are steadily passing westward, and will no doubt continue to do so, as they themselves are being crowded by the manufacturing and mercantile interests on the east."

Various tables, maps, etc., summarizing the work of the association, verify the conclusions already stated, showing that the mortality especially from preventable diseases is closely connected with the housing problem. That this problem in Chicago is a serious one and of grave economic purport is in no way disputed, because investigations fail to reveal conditions identical with those in New York or other large cities. The expropriation law, for instance, while needed here to some extent, is not the crying need of the hour as it was at one stage of tenement-house reform, in European cities notably, and in a less degree in New York. What is needed is, first, a census, then a sufficient force of sanitary inspectors, and for their direction and upholding a sanitary code rigid in its requirements and with adequate penalties for disobedience. Thus a system of prevention of the worst tenement-house evils would be put in operation, that would insure an urban development such as an intelligent study of modern economics demand.

The state is losing annually thousands of lives through crime, drunkenness, and disease directly traceable to bad housing. Discontent, the germ of which lies in the home, is recognized by modern penologists as the underlying cause of much wrong-doing, and even fanatics in temperance reform are becoming convinced that the home and not the saloon is responsible for a large part of the drunkenness among the poor, while the statistical reports of the health departments establish undeniably the connection between unsanitary housing and disease. Nor do these last make out the full case of the state *vs.* bad tenements as regards loss of labor. Dr. E. R. L. Gould says² that

¹ From a summary of the work by Dr. J. E. George for the association.

² "The Housing Problem," in *Municipal Affairs*, March 1899.

"some years ago the London health authorities instituted inquiries in certain congested neighborhoods to estimate the value of labor lost in a year, not from sickness, but from sheer exhaustion induced by unfavorable surroundings. It was found that, upon the lowest average, every workingman lost about twenty days annually from this cause." One has only to look to see the proof of under-average vitality on the faces of workingmen in the tenement-house districts. It is not claimed that unsanitary housing is the sole cause of this. Bad food and ignorance of the laws of health must be credited with their share of the blame, but, as has already been pointed out,¹ the home is the focal point, and may be used as a means of general uplifting.

Wage and rent problems must also be considered before definite plans for a better housing of the poor can be formulated intelligently. From the summarized table, p. 57, of the Slum Report, the average wage for males and females is found to be \$9.885 per week. The average wage for males is \$10.895 per week. This sum is almost a dollar above the average weekly wage of the largest number of men—2376—who earn only \$9.93 per week, and it is almost a dollar below the weekly wage of the next highest number—2235—who work for \$11.795 per week. The third largest class, of 2014 men, average \$11.03 per week. Of the two smaller classes, 169 receive \$15.305 per week, and 94 only \$4.06. The wage of women does not enter into this comparison, although as a rule the wives and mothers are also wage earners. Many data might be gathered in the slums to prove the absolute necessity of a living wage if the home idea is to be preserved.

The following table (summarized from the Slum Report) will show the average rent paid in the slums:

| Weekly rent paid | No. of persons | Per cent. |
|----------------------|----------------|-----------|
| Under \$1.00 | 87 | 2.44 |
| \$1.00 or under 2.00 | 1,247 | 34.91 |
| 2.00 " " 3.00 | 1,151 | 32.22 |
| 3.00 " " 4.00 | 428 | 11.98 |
| 4.00 " " 5.00 | 120 | 3.26 |
| 5.00 " " 6.00 | 67 | 1.88 |
| 6.00 " " 7.00 | 29 | .81 |
| 7.00 " " 8.00 | 21 | .59 |
| 8.00 " " 9.00 | 15 | .42 |
| 9.00 " " 10.00 | 6 | .17 |
| 10.00 " over | 89 | 2.49 |
| Not specified | 312 | 8.73 |

¹ P. 366, above.

This table confirms the conclusion reached in my own investigations, viz., that the prevailing rent for rooms is eight to ten dollars per month, and also goes to show that the 20 per cent. apportionment of wages which economists have figured out as belonging to rent, is approximately true. It may be doubted if the wages set down as average, however, could be verified if all deductions were made for unemployed time. Wage statistics, especially when compiled from the testimony of the wage-earners and their families, are apt to reflect the best rather than average conditions, the amount per day or week given being the price at which the laborer values his own efforts, or which he has received near the time at which the report is made. However, the pertinent thing from the present point of view is, accepting the figures, that the slum population is paying the normal rent for housing which reduces its value in the labor market. When the rate of mortality from preventable diseases rises so much higher among the laboring classes than among the well-to-do, it points to conditions of economic loss by no means covered by the item, "death." The poor do not put themselves on the sick list voluntarily. That would too often mean starvation; but impaired vitality does not wait to be listed, showing itself at once on the quality and quantity of the work done. So the state must bear the economic loss of a lessened ability to produce wealth, as well as of the expense involved in the maintenance of hospitals and poorhouses, when disease does not at once annihilate her wealth-producing factors.

Did it not smack too much of political arithmetic it might make a striking showing to calculate from the tables used by assurance companies the actual loss to the state from high mortality among adults, as well as the loss of promised wealth-producing power from a high rate of infant mortality. There would still remain to be calculated the enormous amount of time, and consequently of wealth, lost from ill-health, not forgetting the impaired vitality which is not measured by loss of hours but by the lessened quantity and quality of the work done. Without being tabulated, however, the economic waste from the loss of life or from impaired vitality, is coming to be every year more clearly understood. One may easily assure himself of this fact by a study of the economic conditions of a time no further back than the early decades of the century just closed. A comparison with present conditions shows that the housing, as well as most other economic problems, is infinitesimal now when placed side by side with

those of former times. It is to the advance of the race we owe the clear vision which sees for the first time the economic waste involved in evils moral, spiritual, and physical.

The housing problem, being an economic one, must be solved by economic forces. There is not only no need for philanthropic enterprises in this line, but such enterprises are positively harmful. Neither should the state build homes for the poor. Its duty is to make the way clear for the independent action of the law of supply and demand. This can be done by a refusal to allow false and injurious products to be offered in the housing market. When extraordinary profits can no longer be realized from unsanitary building, capital will gladly take fair dividends from municipally inspected houses.

I have been at some pains to find out what interest owners receive on their investment in the case of some of the worst tenements, Nos. 110-112 Brown street, already described,¹ returns, according to the owner's figures, \$350 per month. Estimating the land at the rather high figure of \$150 per front foot or \$7500, and that the building is worth \$20,000, the owner realizes at least 15 per cent. gross income on his investment. It is expecting more than a knowledge of human nature warrants, to look for a great activity in the building of strictly sanitary tenements when such figures as those just quoted are possible in the case of unsanitary ones.

Dr. Gould has tabulated² the dividends paid by forty-nine prominent enterprises, both commercial and semi-philanthropical, in America and Europe, and has thus brought out the fact that commercial enterprises can rely on about 5 per cent. net profits, often more, on buildings constructed on the principles of perfect sanitation. This, in view of the fact that land in congested districts is usually high, is all that can be expected.

The Langdon, a tenement near the Hull House in Chicago, occupied mostly by artisans, and thoroughly model in every respect, pays 6½ per cent. on the investment. Its four-room apartments vary in price from \$12 to \$16, and so are a little beyond the average dweller in that neighborhood.³ There is this to be said in favor of like buildings for the better class, however, that their removal from the cheaper

¹ P. 361 above.

² *Municipal Affairs*, March 1899.

³ It may very likely occur to the casual observer that too large a proportion of the improved tenement building is done in the interest of that class of tenement-dwellers least needing aids to sanitary living. In a measure the criticism is just, but

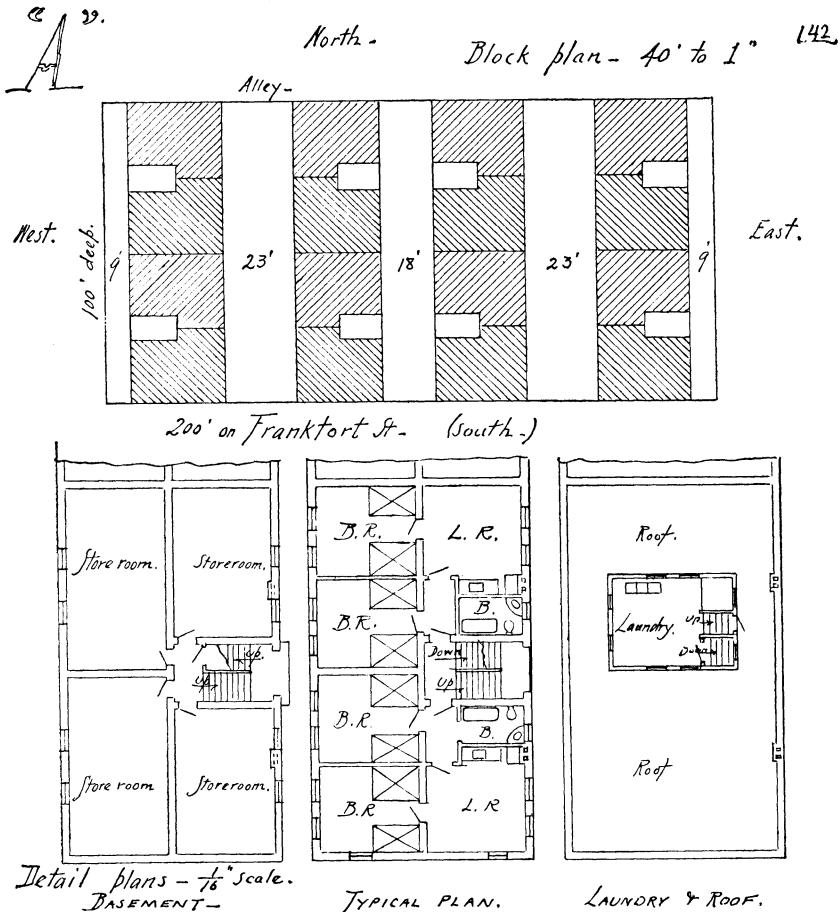
tenements leaves more room for the poorer ones, and so tends to relieve congestion and bring down rents. This is the principle that makes rapid and cheap transit of such interest to the student of the housing problem. It is not that any facilities for reaching suburban homes will depopulate the tenement district, for it is to be feared the time is far distant when a majority of factory workers, for instance, will see it to their interest to live away from their work; but a sufficiently rapid transit to make the suburbs not more than one hour's time distant, and involving an additional expense of not more than five cents per day,¹ will at least decimate the present slum population and reduce the necessary number of stories per building to a more healthful number.

Mr. Dwight Heald Perkins, the architect of "The Langdon," has prepared for Mr. Nesmith² plans and estimates for model tenements, copies of which, by the courtesy of the latter, I am enabled to present. It will be seen by reference to these that the essentials of sanitary building—light, air, and space—have been amply considered, and the expense still kept at a minimum figure. In parts of the city where the price of land is higher, the buildings would yield a correspondingly lower per cent. unless a story were added. Great stress is often laid on keeping down the height of tenements on the score of congestion, but the evils of tall buildings sanitarily constructed, and covering a limited superficial area of the lot built upon, are so much setting aside the high prices, the character of the lowest slum-dweller is such that landlords would lose all chance of housing the better element if they received them. Nevertheless the effect of such buildings as "The Langdon" is by no means lost on the neighborhood in which it stands. It establishes a standard of living, for one thing, that will make the enforcement of sanitary provisions, when attempted, intelligible, if no more. Again, it will very likely be the agent of a still further advance—cleanliness inside awakening a desire for the better outside environment of the suburbs. When rigid official inspection makes it impossible for owners to furnish or tenants to live in unsanitary dwellings, the law of supply and demand will settle the problem of dwellings built with sufficient simplicity to allow the required low rental.

¹A necessary step toward encouraging workmen to live out of the slums is the establishment of special workingmen's trains, to be run during a limited period in the morning and evening, and upon which reduced fares, paid singly or by commutation tickets, will be received. Massachusetts has established such trains, and is the only state so far to do so; but the system is common enough in England, where a daily trip of ten miles and often more, costs the workingman only four cents (*Municipal Affairs*, March 1899). No charity element need enter into such an arrangement, as the increased amount of patronage more than makes up for any lowering of rates.

²See pp. 371 and 372.

less than those attendant upon building over the entire lot to a height of even three stories, that I think it better to define no limit of height.¹ The law of supply and demand, with the increased transit



| | | | |
|---|---|---|---------------|
| Proposed rent for three-room flats, with bath room, running water, basement storerooms, laundry and drying yards on the roofs | - | - | \$ 11 |
| Cost of land | - | - | \$ 4,800 |
| Cost of building | - | - | <u>36,000</u> |
| | | | \$40,800 |
| Income | - | - | \$2,624 |
| Maintenance | - | - | 1,600 |

¹ It is not so much a question of how many people there are per acre as it is how they are housed on that acre. An illustration of this is found in the changed character

facilities the present century is bound to bring, may be trusted to regulate that.

One point should be emphasized in any comparison of rents. The present tenement house for the poor is absolutely destitute of contrivances for comfort. It is without heat, and sometimes without running water in the individual apartments, almost always without separate water closets, and with no bath-rooms. If apartments similar to the

Suggestive Sketch

Accommodations at present in neighborhood of Deering average \$6.00 \$7.00 or \$8.00 according to location for three-rooms arranged as follows.

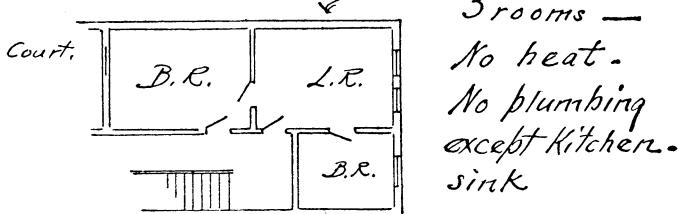


illustration Mr. Perkins has given of accommodations in the neighborhood of Deering have a market price of \$6, \$7, and \$8, the ones built after the plans marked A are much cheaper at from \$7 to \$13. Take the single item of coal, for instance, Mr. Perkins has noted the extravagant rate per ton which the poor pay.¹ This they must be of the district in London known as the "Boundary street area" (see *Quarterly Journal of Economics*, May 1900). Before the county council took it in hand the extreme poverty and criminality of its inhabitants made it one of the worst slums in London. The old narrow streets have been wiped out, and wide, tree-shaded avenues radiate from a central park. The tenements replacing the small houses two centuries behind in sanitation and comfort were, however, built to a height of five stories, so that 5380 people now live decently and under the best sanitary conditions where the squalor and ill-health of its former 5566 inhabitants called public attention to what, very likely, was thought to be the evils of congestion.

¹ In David Ames Wells's *Theory and Practice of Taxation*, he states that the market price of coal, \$4.50, is augmented to at least \$12 when it is bought by the basketful, the common practice among the poor. See *Sunday Times-Herald*, May 6, 1900.

taught to see is included in their rent in the new model tenements. The supplying of heat also takes away one of the principal objections to living above the second floor. At present the poor carry home their own fuel, and an added flight of stairs is an appreciable hardship, which steam heat would do away with. There is no doubt but that the gas range, with or without the new penny-in-the-slot method of supplying gas, will soon entirely replace the wasteful and inconvenient coal cook-stove or range; and with an abundant supply of hot water both in the individual apartments and in the laundries, the expense for fuel, now one of the dreaded items among the poor, to supply which large demands have been made on charity, will be reduced to an insignificant amount.

The economic necessity of making the poor independent of charity cannot be overestimated. That their manner of living in general, and the unsanitary condition of their dwellings in particular, is largely responsible for the demands now made on philanthropy cannot be doubted. The immense sum of \$79,746,956 is quoted as the charity expenditure in the United States for 1899.¹ It is hardly necessary to point out the economic waste of so large an expenditure for unproductive ends. Add to this the charity distributed by the state in asylums, poorhouses, hospitals, etc., all of which is again unproductive expenditure, which falls on the taxpayer, and the necessity of setting the economic weakling on his feet and of infusing him with a healthy desire as well as the necessary strength to be self-supporting, is seen to be imperative.

In one line alone does there seem to be a necessity for municipal activity in the housing of the poor. That, however, does not call for effort in a new field, but rather for a more economic outlay in a new one. I refer to the establishment of municipal lodging-houses. The conditions at the Harrison street and other police stations of Chicago, where an enforced attempt is made to lodge homeless men, is too well known to require illustration. In November 1895, 11,172 men were lodged at police stations in Chicago. The following month there were 19,697 registered.² It becomes a question, then, not whether the city shall take up the lodging question, but how it shall deal with it. Paris has perhaps the best ordered municipal lodging-houses of any large

¹ RAY STANNARD BAKER, in *McClure's Magazine* for May 1900.

² JOHN LLOYD THOMAS, *Municipal Affairs*, March 1899.

city. The supervision is strict, aid being given in the search for work,¹ and admission being allowed only for three successive nights. The lodger is also fed, soup being served in the evening and bread in the morning. There are three of these lodging-houses, two for men and one for women. These are cited merely as giving an indication of the lines upon which municipal lodging-houses should be established. By a strict system of registration, the danger of attracting to the city a worthless floating population is avoided, and at the same time such a supervision of those aided is exercised as constantly tends to reduce the list of "out-of-works."

Municipal lodging-houses however are needed only to deal with the class which the police stations now house. The lodging-house proper is as legitimate and as paying an enterprise as the family apartment-house. It is, in fact, the only possible home for the unmarried man of the tenement-region, and for thousands of others who, not properly belonging to this class, have fallen by poverty or misfortune into it. A casual visitor to the ordinary lodging-house in Chicago is impressed first with its dirt, and next with the seemingly low character of its occupants; but a close acquaintance, while it confirms his suspicions in regard to the dirt, makes him aware that here are men whose bad housing is their misfortune rather than their fault. It is from this class that well-kept sanitary lodging houses, if they existed in Chicago, would receive hearty and paying support. A scheme is now on foot, with Mr. John H. Bogue at its head, to establish a working-men's hotel in Chicago after the plan of the Mill's hotels in New York, which have proved themselves successful. The circular sent

¹ A movement described at length in *The Quarterly Journal of Economics*, May 1900, promises to make employment agencies either wholly or in part municipally managed. Ohio, Montana, New York, Nebraska, Illinois, Missouri, California, Iowa, and Washington, have in the order named, established municipal free employment bureaus. A state law (approved April 11, 1899) provides for their establishment in Illinois in all cities of 50,000 population or over. Chicago has three, one in each division of the city. Incidentally these bureaus accomplish a secondary purpose, their weekly lists, showing the number and character of all applicants for positions and for help, being sent to the Bureau of Labor Statistics, which in turn mail copies of these lists to each state inspector of factories, and each state inspector of mines. These officials are expected to aid in securing employment for applicants. A strike clause, unique to the Illinois law, provides against furnishing laborers to employers whose employees are on a strike. Steps are also taken by the state toward limiting the number and supervising the methods of private agencies, so that it may be hoped that many abuses in this line may now disappear.

out in the interest of this plan states that the proposed building will be fireproof, comprising all the features of a modern hotel, and will have 1130 sleeping rooms or ten floors of 113 rooms each, ranging in size from 6×8 feet to 6×9 feet and a few larger rooms to contain two beds. The prices to be charged will be from 20 cents to 30 cents a night. Each room will contain a bed with mattress, spring, and covering, also a chair and locker or small closet. On each of the sleeping floors will be furnished generous toilet and bath accommodations (baths to be free).¹ The main floor will resemble the ordinary hotel with its office, lounging rooms, etc. There will be no bar. In the basement will be maintained a restaurant, also a laundry and drying-room for the free use of the lodgers. The scheme is in no sense philanthropic, its promoter promising "a safe 6 to 8 per cent. investment, after allowing for all possible contingencies."

There is no reason why several such lodging-houses should not be built in Chicago, an investigation of conditions assuring a paying patronage. As in the case of the family apartment-house, the only aid needed from the city is the enforcement of such sanitary regulations as shall abolish the unsanitary lodging-houses now in existence. Most of the regulations of the Sanitary Code referring to lodging-houses² are much too general in character, and, the lack of systematic inspection robs them of what significance they would otherwise possess. In a report before the Merchants' Club of Chicago. Mr. Bogue puts the number of cheap lodging-houses in Chicago at seventy-five, with a capacity of 10,000 men. These he roughly locates "within the central district, bounded on the north by Indiana street, south one and one half miles to 12th street, and from Lake Michigan west to Halsted street, about one mile."

There are three types of lodging-houses in Chicago. The lowest is similar to one on Madison street, the description of which follows, and charges five cents per night. This one furnishes accommodations for over three hundred men, "double deckers," iron bedsteads being ranged along the sides of a large irregularly-shaped room. There is a drawer under each bed for clothing. The bedding is dirty, and the air indescribably foul. The second type is furnished with the same sort of bed, but ranks one step higher because there is a small attempt at privacy, the immense compartment of the first type being cut up into

¹ *Circular.*

² See sections 1916, 1917, 1921, 1924, 1928, 1929, 1930, 1931, 1932, 1933, 1934.

small rooms holding about ten beds each. This type often charges ten cents per night's lodging. The third type is the single-room lodging house, so called, the compartments or vestibules being separated from each other by corrugated iron or wooden partitions, covered on top for the most part, by wire netting. The price of lodging in these houses varies from fifteen to twenty-five cents per night. They are of varying degrees of cleanliness, the higher priced being as a rule the best in this regard. The ventilation of these compartments depend generally on the circulation of air obtained from windows at either end of the long room. Sometimes in winter one finds these windows carefully chinked with newspapers and showing no evidence of even occasional opening, but admitting daily airing, as it is impossible for sunshine or even unobstructed air to reach the inside of the compartments, it may be doubted if sanitarily considered, these "vestibuled" lodging-houses are an advance on the large undivided compartment. They certainly do attract a better class of men, since the instinct for privacy characterizes even the remnants of gentlemanliness. The new state lodging-house law enforcing the provision of 400 cubic feet of air per lodger will no doubt do something toward destroying the worst types of lodging-houses, and a healthy competition such as can easily be promoted by the building of sanitarily constructed lodging-houses offering accommodation at the price of the better places of the third type described, is all that is needed to reconstruct that type.

Mr. Bogue says :

From a thorough investigation of this subject, the results are that the lodger in general is trying to improve his surroundings. The higher grade of houses are better patronized, and in order to hold their patronage are obliged to be particular as to the condition of the guests they receive. The great drawback to self improvement is the general condition of the guests they receive.

There is more than the economic side to the lodging-house problem, although that is serious enough to demand immediate solution. It is impossible that men can rise from filthy beds in a room charged with nauseous vapors and, it may be, virulent disease germs, full of energy for the day's task, or with sufficient hopefulness to seek a task if one is not at hand. It is no wonder that these lodging-houses become day-time lounging places for the idle and vicious. Politicians know that in many wards these filthy rooms house the "balance of power." To be sure the men themselves do not share the "boodle"

to any great extent, but the keeper does. Sometimes, indeed, he finds himself not a paid worker so much as a bound slave. Not so long ago that it has been forgotten, one of these lodging-house keepers refused to vote his men according to the will of his "boss." Hired agents caught him alone a few nights after his disobedience, and punished him by a thorough drenching under the hydrant. The victim was so obstinate as to die of pneumonia from the effects of what was probably unaccustomed bathing, and so the effort to reform him proved futile. Strange to say, the newspapers forgot to mention the affair, and so the cold-water missionaries were denied fame as well as success.

No license is required for the keeping of a lodging-house in Chicago, and this, coupled with the fact that there is no regular official supervision, makes the lodging-house problem a serious one. As a part of the general housing-problem it must receive attention in time, as the weight of public opinion is fast gathering force for the prevention and cure of evils shown by the experience of all large cities to be attendant on the unsanitary housing of the poor. It must certainly encourage both the isolated worker and the societies formed for the betterment of housing conditions in Chicago that the reward for long and patient agitation of the subject is beginning to appear.¹ Following Herbert Spencer's sage advice, it has not been hard to "show that the productive powers of the laborer will be increased by bettering his health, while the poor's rates will be diminished."

It is not claimed that unsanitary housing is the root of all evil. There are evils, even in the economic world, wholly unconnected with it. A safe method for setting these aside is to deal summarily with the question in hand, and, perfect sanitation of dwellings having been established, to consider the evils then shown to be untouched.

FRANCES BUCKLEY EMBREE.

CHICAGO.

¹ As an evidence of the stirring of public sentiment and the consequent greater activity of officials, attention is called to the late frequent notices in the newspapers of the tearing down of old and unsanitary buildings. Sometimes, indeed, the demolishing crew are a trifle late, as in the case noted in the *Evening Post* for April 26, where an ancient two story frame building at 1712-14 State street, fell down, injuring five persons. Speaking of the incident, Building Commissioner McAndrews says: "This shows how badly the tenement inspection is needed. The inspectors are condemning all such buildings, and when they are very bad, tenants are notified to leave at once, and the fire department set at work removing the dwellings.

* *Social Statics and Man vs. the State*, p. 312.